(i) Banks were encouraged to align the pricing of credit to assessment of credit risk to improve credit delivery and credit culture by putting in place comprehensive and rigorous risk assessment of borrowers using the database available with them, as also other internal and external factors.

(ii) In order to enable the banks to determine appropriate pricing of loans to small and medium enterprises, Credit Information Bureau of India Ltd. (CIBIL) would work out a mechanism in consultation with RBI, SIDBI and IBA for development of a system of proper credit records.

(iii) The Boards of banks/FIs should review the measures taken for furnishing credit information in respect of all borrowers to CIBIL and report compliance to RBI.

(B) Yes, Sir.

Unclaimed Bank Deposits

1958. SHRIMATI N.P. DURGA: Will the Minister of FINANCE be pleased to state:

(a) the total amount of unclaimed deposits in the Nationalised Banks as on 31st March, 2004;

(b) the details of unclaimed deposits as on 31st March, 2004, Bank-wise;

(c) whether any guidelines have been issued by RBI on such accounts for returning the money to the account holder or to their legal heirs; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Reserve Bank of India (RBI) collects information on the amount of unclaimed deposits in inoperative accounts for 10 years, as at the end of each year, and not month-wise.

The total amount of money in unclaimed deposits with nationalised banks in India as on 31st December, 2003 in Rs. 504.21 crores approximately.

(b) The details of unclaimed deposits as on 31st December, 2003, Bank-wise is as follows:—

Sl. No.	Nationalised Bank	Total unclaimed Deposits Rs. P.
1.	Allahabad Bank	63707050.89
2.	Andhra Bank	147010778.00
3.	Bank of Baroda	306573510.00
4.	Bank of India	225872669.22
5.	Bank of Maharashtra	163297070.56
6.	Canara Bank	953642658.66
7.	Central Bank of India	472129239.00
8.	Corporation Bank	46652068.69
9.	Dena Bank	85981494.00
10.	Indian Bank	141305591.00
11.	Indian Overseas Bank	508133926.00
12.	Oriental Bank of Commerce	160390803.00
13.	Punjab National Bank	1153173.00
14.	Punjab & Sind Bank	216889544.00
15.	Syndicate Bank	315246775.00
16.	Union Bank of India	595992704.41
17.	United Bank of India	202555578.00
18.	UCO Bank	249710202.79
19.	Vijaya Bank	185823475.00
	Nationalised Banks TOTAL	5042068311.22

(c) and (d) RBI have advised banks that they should ensure that their branches follow up accounts which remain inoperative for a year or so by sending suitable advice to the customers and if the said letters are returned undelivered, they may immediately be put on enquiry to find out the whereabouts of customers or their legal heirs in case are deceased.

As per extant guidelines of RBI, the money lying in dead saving accounts is paid to legal heir, if claimed.

Loan support package for Karnataka

1959. SHRI K.B. KRISHNAMURTHY: Will the Minister of FINANCE be pleased to state:

(a) whether NABARD is acting as co-ordinating agency in the effort of doubling up agricultural loans is Karnataka during the year 2004-05;

(b) if so, the amount of loan support package proposed to be sanctioned by Government during the year 2004-05 to Karnataka;

(c) what are the steps taken to ensure that all categories of banks will participate in doubling up agricultural loans in the Karnataka; and

(d) the number of farmers proposed to be benefited from agricultural loans during the year 2004-05 in Karnataka?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) National Bank for Agriculture and Rural Development (NABARD) is the monitoring and data collecting agency in the efforts for doubling credit disbursement to agriculture in the next three years. The agriculture lending target of Karnataka state for the year 2004-05 is Rs. 6371.19 crores. The target for Commercial Banks, Co-operative Banks and Regional Rural Banks (RRBs) are Rs. 3547.59 crores, Rs. 1716.00 crores and Rs. 1107.59 crores respectively.

(c) In order to achieve the lending target, a special State Level Bankers' Committee (SLBC) meeting was convened on July 16, 2004 in Karnataka. The overall target has been disaggregated and operational targets have been allotted to various agencies. For periodical review off Ground Level Credit flow to the farm sector a sub-committee under the chairmanship of Principal Secretary (Agriculture) to the Government of Karnataka has been constituted. District Level Technical Committee meetings and State Level Unit Cost Committee meetings have been conducted to revise the scale of finance and unit cost for investment activities.

(d) There is no specific target as to the number of farmers to be financed during the current year. However, all rural and semi urban branches of Banks are advised to finance 100 new additional farmers and as such